

Lawrence J. Warfield
P.O. Box 14647
Scottsdale, AZ 85267

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re:	§	Case No. 0:11-BK-15318-BMW
	§	
CHARYSSE PIEDAD ROYALS	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/26/2011. The undersigned trustee was appointed on 05/26/2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$4,515.53

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$37.88</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$2,553.10</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$1,924.55</u>

The remaining funds are available for distribution.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was 04/23/2012 and the deadline for filing government claims was 04/23/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$490.61. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$490.61, for a total compensation of \$490.61². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$80.00, for total expenses of \$80.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/21/2013

By: /s/ Lawrence J. Warfield
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
For the Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Date Filed (f) or Converted (c): 05/26/2011 (f)
§341(a) Meeting Date: 07/20/2011
Claims Bar Date: 04/23/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	SINGLE FAMILY RESIDENCE: Location: 11427 E. 28TH P	\$150,000.00	\$0.00	\$0.00	FA
2	BANK OF AMERICA CHECKING ACCOUNT	\$150.00	\$0.00	\$0.00	FA
3	BANK OF AMERICA SAVINGS ACCOUNT	\$0.00	\$0.00	\$0.00	FA
4	BANK OF AMERICA CHECKING ACCOUNT JOINT WITH HER FA	\$27,000.00	\$0.00	\$0.00	FA
5	HOUSEHOLD GOODS, FURNISHINGS, APPLIANCES, ELECTRON	\$2,000.00	\$0.00	\$0.00	FA
6	BOOKS, PICTURES, CD'S, DVD'S.	\$20.00	\$0.00	\$0.00	FA
7	CLOTHING	\$200.00	\$0.00	\$0.00	FA
8	MISCELLANEOUS COSTUME JEWELRY	\$10.00	\$10.00	\$0.00	FA
9	MUSICAL INSTRUMENTS: 1 GUITAR	\$50.00	\$0.00	\$0.00	FA
10	TERM LIFE INSURANCE POLICY (BOYFRIEND PAYS FOR HER	\$0.00	\$0.00	\$0.00	FA
11	401K WITH WELLS FARGO BANK (LOAN BALANCE \$1502.63)	\$4,254.01	\$0.00	\$0.00	FA
12	2007 FORD MUSTANG 52K MILES GOOD CONDITION	\$18,510.00	\$0.00	\$0.00	FA
13	ONE PET DOG	\$0.00	\$0.00	\$0.00	FA
14	2011 STATE TAX REFUNDS (u)	\$0.00	\$102.05	\$102.05	FA
15	2011 FEDERAL TAX REFUND (u)	\$0.00	\$4,413.00	\$4,413.00	FA
INT	Interest Earned	Unknown	Unknown	\$0.48	FA

TOTALS (Excluding unknown value)

\$202,194.01

\$4,525.05

\$4,515.53

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

Trustee is investigating transactions on 7-5-13. Bank statements for account jointly held with decedent's father.

Case 0:11-bk-15318-BMW Doc 27 Filed 07/31/13 Entered 07/31/13 11:12:43 Desc

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

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For the Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Date Filed (f) or Converted (c): 05/26/2011 (f)
§341(a) Meeting Date: 07/20/2011
Claims Bar Date: 04/23/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 05/26/2013

Current Projected Date Of Final Report (TFR): 06/30/2013

/s/ LAWRENCE J. WARFIELD
LAWRENCE J. WARFIELD

FORM 2

Page No: 1

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Primary Taxpayer ID #: *****5878
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/26/2011
For Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Bank Name: Bank of Texas
Checking Acct #: *****5678
Account Title: DDA
Blanket bond (per case limit): \$82,080,307.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/12/2012		M&I Bank	Transfer Funds	9999-000	\$4,515.42		\$4,515.42
06/21/2012	5001	CHARYSSE PIEDAD ROYALS	Return of Debtors Pro Rata	8500-002		\$2,553.10	\$1,962.32
06/22/2012	5001	STOP PAYMENT: CHARYSSE PIEDAD ROYALS	Stop Payment for Check# 5001	8500-004		(\$2,553.10)	\$4,515.42
06/22/2012	5002	CHARYSSE PIEDAD ROYALS	Return of Debtors Pro Rata	8500-002		\$2,553.10	\$1,962.32
07/16/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.92	\$1,958.40
08/14/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.16	\$1,955.24
09/17/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.15	\$1,952.09
10/15/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.04	\$1,949.05
11/15/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.14	\$1,945.91
12/14/2012		Bank of Texas	Account Analysis Fee	2600-000		\$3.03	\$1,942.88
01/16/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.13	\$1,939.75
02/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.13	\$1,936.62
03/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$2.83	\$1,933.79
04/12/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.12	\$1,930.67
04/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.01	\$1,927.66
05/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$3.11	\$1,924.55

FORM 2

Page No: 2

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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Primary Taxpayer ID #: *****5878
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/26/2011
For Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Bank Name: Bank of Texas
Checking Acct #: *****5678
Account Title: DDA
Blanket bond (per case limit): \$82,080,307.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$4,515.42	\$2,590.87	\$1,924.55
Less: Bank transfers/CDs	\$4,515.42	\$0.00	
Subtotal	\$0.00	\$2,590.87	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$0.00	\$2,590.87	

For the period of 5/26/2011 to 6/21/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,515.42
 Total Compensable Disbursements:	 (\$2,515.33)
Total Non-Compensable Disbursements:	\$5,106.20
Total Comp/Non Comp Disbursements:	\$2,590.87
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 06/12/2012 to 6/21/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,515.42
 Total Compensable Disbursements:	 (\$2,515.33)
Total Non-Compensable Disbursements:	\$5,106.20
Total Comp/Non Comp Disbursements:	\$2,590.87
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

Page No: 3

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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Primary Taxpayer ID #: *****5878
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/26/2011
For Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Bank Name: M&I Bank
Money Market Acct #: *****3536
Account Title: Money Market Account
Blanket bond (per case limit): \$82,080,307.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/24/2012	(14)	ROYALS, CHARYSSE PIEDAD	2011 STATE TAX REFUND	1224-000	\$102.05		\$102.05
05/01/2012	(15)	TREASURY, UNITED STATES	2011 FEDERAL TAX REFUND	1224-000	\$4,413.00		\$4,515.05
05/31/2012	(INT)	M&I Bank	Interest Rate 0.100	1270-000	\$0.38		\$4,515.43
06/12/2012	(INT)	M&I Bank	Interest Earned For June 2012	1270-000	\$0.10		\$4,515.53
06/12/2012		Bank of Texas	Transfer Funds	9999-000		\$4,515.42	\$0.11
05/15/2013		M & I Bank		2600-000		\$0.11	\$0.00

TOTALS:	\$4,515.53	\$4,515.53	\$0.00
Less: Bank transfers/CDs	\$0.00	\$4,515.42	
Subtotal	\$4,515.53	\$0.11	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$4,515.53	\$0.11	

For the period of 5/26/2011 to 6/21/2013

Total Compensable Receipts:	\$4,515.53
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,515.53
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.11
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.11
Total Internal/Transfer Disbursements:	\$4,515.42

For the entire history of the account between 04/25/2012 to 6/21/2013

Total Compensable Receipts:	\$4,515.53
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,515.53
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.11
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.11
Total Internal/Transfer Disbursements:	\$4,515.42

FORM 2

Page No: 4

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Primary Taxpayer ID #: *****5878
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/26/2011
For Period Ending: 6/21/2013

Trustee Name: Lawrence J. Warfield
Bank Name: M&I Bank
Money Market Acct #: *****3536
Account Title: Money Market Account
Blanket bond (per case limit): \$82,080,307.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$4,515.53

\$2,590.98

\$1,924.55

For the period of 5/26/2011 to 6/21/2013

Total Compensable Receipts: \$4,515.53
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,515.53
Total Internal/Transfer Receipts: \$4,515.42

Total Compensable Disbursements: (\$2,515.22)
Total Non-Compensable Disbursements: \$5,106.20
Total Comp/Non Comp Disbursements: \$2,590.98
Total Internal/Transfer Disbursements: \$4,515.42

For the entire history of the case between 05/26/2011 to 6/21/2013

Total Compensable Receipts: \$4,515.53
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,515.53
Total Internal/Transfer Receipts: \$4,515.42

Total Compensable Disbursements: (\$2,515.22)
Total Non-Compensable Disbursements: \$5,106.20
Total Comp/Non Comp Disbursements: \$2,590.98
Total Internal/Transfer Disbursements: \$4,515.42

CLAIM ANALYSIS REPORT

Page No: 1

Exhibit C

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Claims Bar Date: 04/23/2012

Trustee Name: Lawrence J. Warfield
Date: 6/21/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	LAWRENCE J. WARFIELD P.O. Box 14647 Scottsdale AZ 85267	03/26/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$80.00	\$80.00	\$0.00	\$0.00	\$0.00	\$80.00
	LAWRENCE J. WARFIELD P.O. Box 14647 Scottsdale AZ 85267	06/21/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$490.61	\$490.61	\$0.00	\$0.00	\$0.00	\$490.61
1	RC WILLEY HOME FURNISHINGS ATTN: BANKRUPTCY PO BOX 65320 SALT LAKE CITY UT 84165	01/31/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$566.16	\$566.16	\$0.00	\$0.00	\$0.00	\$566.16
2	CAPITAL ONE, N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas TX 75374	02/08/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,398.18	\$1,398.18	\$0.00	\$0.00	\$0.00	\$1,398.18
3	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington DE 19886-5102	02/13/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$7,754.11	\$7,754.11	\$0.00	\$0.00	\$0.00	\$7,754.11
4	ECAST SETTLEMENT CORPORATION c/o Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson AZ 85712	04/06/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$4,239.99	\$4,239.99	\$0.00	\$0.00	\$0.00	\$4,239.99
							\$14,529.05	\$14,529.05	\$0.00	\$0.00	\$0.00	\$14,529.05

CLAIM ANALYSIS REPORT

Page No: 2

Exhibit C

Case No. 11-15318-YUM BMW
Case Name: ROYALS, CHARYSSE PIEDAD
Claims Bar Date: 04/23/2012

Trustee Name: Lawrence J. Warfield
Date: 6/21/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured 726(a)(2)	\$13,958.44	\$13,958.44	\$0.00	\$0.00	\$0.00	\$13,958.44
Trustee Compensation	\$490.61	\$490.61	\$0.00	\$0.00	\$0.00	\$490.61
Trustee Expenses	\$80.00	\$80.00	\$0.00	\$0.00	\$0.00	\$80.00

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 0:11-BK-15318-BMW
Case Name: CHARYSSE PIEDAD ROYALS
Trustee Name: Lawrence J. Warfield

Balance on hand: \$1,924.55

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$1,924.55

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Lawrence J. Warfield, Trustee Fees	\$490.61	\$0.00	\$490.61
Lawrence J. Warfield, Trustee Expenses	\$80.00	\$0.00	\$80.00

Total to be paid for chapter 7 administrative expenses: \$570.61
Remaining balance: \$1,353.94

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$1,353.94

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,353.94

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$13,958.44 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Rc Willey Home Furnishings	\$566.16	\$0.00	\$54.92
2	Capital One, N.A.	\$1,398.18	\$0.00	\$135.62
3	FIA CARD SERVICES, N.A.	\$7,754.11	\$0.00	\$752.13
4	eCAST Settlement Corporation	\$4,239.99	\$0.00	\$411.27

Total to be paid to timely general unsecured claims: \$1,353.94
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00